

Skylight Announcements



Dear Corporate Partner:

Happy Holidays from Skylight Financial's Corporate Relationship Support Team! We have thoroughly enjoyed working with you during this past year and look forward to a continued successful partnership in 2006. Please read over the accompanying information and direct any questions or comments to us at 404-720-2003 or by email at corporatesupport@skylight.net.

Thank You!

Kim Boberg

Manager, Corporate Relationship Support

1. Upcoming Changes to Skylight Card Activation Process – **VERY IMPORTANT!!**

Skylight will be making changes very soon to enhance the security of our card activation process. Beginning in January of 2006, cardholders will be prompted to enter personal information during the card activation process rather than use the temporary PIN. **NOTE:** Cardholders will not be able to choose a PIN if their personal information has not been received by Skylight.

This new process increases the importance of quickly transmitting cardholder information to Skylight during the enrollment process either by Online Enrollment or through file upload. Cardholders who attempt to activate their cards WITHOUT enrollment information will be directed to speak with a live agent.

If you have questions about this change, please contact Corporate Support using the contact information provided at the beginning and the end of this document.

2. Washington Mutual begins charging ATM surcharge fee on November 17, 2005!!

Recently, Washington Mutual announced its plans to begin charging the ATM surcharge fee to all non-customers beginning on November 17th. As a result, Skylight has removed the Washington Mutual ATMs from our online surcharge-free listings. However, if you received a surcharge-free listing prior to November 17, 2005, Washington Mutual machines may still appear on your list. To access the most up-to-date surcharge-free ATM list, visit our website, http://www.skylight.net/atm_locator.asp.

Please call Skylight Corporate Relationship Support with questions or for assistance.

Skylight Announcements



3. **REMINDER: Help us protect the personal information of your Skylight Accountholders**

Skylight places a high priority on protecting the personal information of our accountholders. To this end, we will avoid sending accountholder information (Account Number, Social Security Number, etc.) in the body of an email or in an unprotected attachment. Please help us to guard our accountholders' privacy by doing the following:

1. If you need to check on an account and would like to do this via Email, please send us the cardholder's name and the last 4 digits of the Social Security Number.
2. If you need to check information using a full Social Security Number, please call Corporate Support or, if you must email a list of accountholders with complete personal information included, please zip and password-protect your file. The first time you do this, please contact us and together we will designate a password or formula for you to use on all files so that we can both have access. Your company IT contact will be able to help you with zipping a file.

Please **DO NOT** send personal information for accountholders unprotected in the body of an email or in a regular spreadsheet. Skylight cannot be held accountable for information you send that may be misdirected or intercepted during delivery between your server and ours.

4. **REMINDER: Contacting Skylight's Corporate Relationship Support Team**

Please remember that Skylight Corporate Support has established a direct hotline and Email address for you to use when contacting us with questions or escalated cardholder issues to be resolved.

Corporate Support Hotline: 404-720-2003

Corporate Support Email: corporatesupport@skylight.net

This phone number and email address are accessible to all members of the Corporate Support team. We encourage you to direct your contact to this number/email address to ensure that, even if one of our Team Members is out of the office, your contact will receive prompt attention and resolution.

Please remember, we're here to help YOU make the most of your direct deposit program. Our user-friendly enrollment materials and proven implementation strategies may be used to make your direct deposit campaigns effective and efficient. Please call and let us know how we can help you. We look forward to hearing from you soon!